Electronic Acknowledgement Receipt					
EFS ID:	3230654				
Application Number:	10788919				
International Application Number:					
Confirmation Number:	7488				
Title of Invention:	Method of refinancing a mortgage loan and a closing package for same				
First Named Inventor/Applicant Name:	Geoffery H. Dreyer				
Correspondence Address:	Brian J. Laurenzo Dorsey & Whitney LLP Suite 3900 801 Grand Avenue Des Moines IA 50309 US 515-283-1000 laurenzo.brian@dorseylaw.com				
Filer:	Jason Michael Hunt/Cathy Callen				
Filer Authorized By:	Jason Michael Hunt				
Attorney Docket Number:	435565-405				
Receipt Date:	30-APR-2008				
Filing Date:	27-FEB-2004				
Time Stamp:	11:34:59				
Application Type:	Utility under 35 USC 111(a)				

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$460

RAM confirmation Number	6386
Deposit Account	502498
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1 Response to Election / Restriction Filed	Response.pdf	155937	no	4	
		812218b9547d25e52c4c636513fad0c6 3a824ad1			
Warnings:					
Information:					
2 Fee Worksheet (PTO-06)	fee-info.pdf	8168	no	2	
		70b9c84c5a62aeb406b246ccb182df53 ca3a562a			
Warnings:					
Information:					
		Total Files Size (in bytes):	164105		

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.